

**Information to identify the case:**

Debtor 1	<u>Pammie Lynn Krupar</u>	Social Security number or ITIN	xxx-xx-3263
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-23389-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pammie Lynn Krupar

6/18/25

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Pammie Lynn Krupar  
Debtor

Case No. 19-23389-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 18, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Pammie Lynn Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
cr	+ 21st Mortgage Corporation, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2436
15112760	21st Mortgage Corporation, C/O Gross McGinley, LLP, Attn: Thomas A. Capehart, Esq., 33 S. 7th Street, P.O. Box 4060, Allentown, PA 18105-4060
15112765	+ Citibank, N.A., as Trustee for CMLTI, Asset Trust, 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15112767	Drivetime Carsales Company, LLC, D/B/A Drivetime McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509
15112768	+ Dwight Hoover, 347 Valley Street, Mc Donald, PA 15057-1002
15112770	+ Jason Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
15112777	+ Waste Management, 1001 Fannin Street, Houston, TX 77002-6717

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 19 2025 04:16:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jun 19 2025 00:38:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
15112761	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, 620 Market Street, Suite 100, Knoxville, TN 37902
15112759	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, Attn: Customer Inquiries, 620 Market Street, Knoxville, TN 37902
15125700	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37901
15112762	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
15112763	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, 7300 East Hampton Avenue, Mesa, AZ 85209-3324
15112764	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, Customer Care, 7300 E. Hampton Avenue, Suite 101, Mesa, AZ 85209-3324
15145831	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018

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15131750	^	MEBN	Jun 19 2025 00:24:09	Citibank, N.A., as trustee for CMLTI Asset Trust, P.O. Box 814609, Dallas, TX 75381-4609
15112766	+	EDI: COMCASTCBLCENT	Jun 19 2025 04:16:00	Comcast, Attn: Legal Department, 1701 John F. Kennedy Blvd., Philadelphia, PA 19103-2899
15112769		Email/Text: ECF@fayservicing.com	Jun 19 2025 00:37:00	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
15123982		Email/PDF: resurgentbknofications@resurgent.com	Jun 19 2025 01:29:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15127402	+	EDI: AGFINANCE.COM	Jun 19 2025 04:16:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
15112771	+	EDI: AGFINANCE.COM	Jun 19 2025 04:16:00	OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street #300, Evansville, IN 47708-1013
15154345		Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
15117257		EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15112772	+	Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15112773	^	MEBN	Jun 19 2025 00:23:34	Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
15112774		Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 19 2025 01:46:46	Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075
15112775	+	Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 00:38:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-FD7, 601 Penn Street, Reading, PA 19601-3544
15123859	+	Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 00:38:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15112776	+	Email/Text: bankruptcy@sw-credit.com	Jun 19 2025 00:38:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15146002		EDI: AIS.COM	Jun 19 2025 04:16:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank, N.A., as trustee for CMLTI Asset Trust
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:**

Name	Email Address
Daniel J. Boger	on behalf of Debtor Pammie Lynn Krupar dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Plaintiff Pammie Lynn Krupar dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Denise Carlon	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust dcarlon@kmlawgroup.com
Jeffrey Wayne Ross	on behalf of Debtor Pammie Lynn Krupar jross@shepleylaw.com bk@shepleylaw.com
Kellie Rahl-Heffner	on behalf of Creditor 21st Mortgage Corporation krahle-heffner@grossmcginley.com jkacsur@grossmcginley.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8